



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

Denise Carlon  
KML Law Group, PC  
701 Market Street, Suite 5000  
Philadelphia, PA 19106  
MidFirst Bank

Order Filed on June 14, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No: 21-16938 KCF

In Re:  
Natalia Valderrama Nickalos Valderrama

Hearing Date: 6/14/2022

Judge: KATHRYN C. FERGUSON

Recommended Local Form:

Followed

Modified

## ORDER VACATING STAY

The relief set forth on the following page is hereby ordered **ORDERED**.

**DATED: June 14, 2022**

  
Honorable Kathryn C. Ferguson  
United States Bankruptcy Judge

Upon the motion of MidFirst Bank, under  
Bankruptcy Code section 362(a) for relief from the automatic stay as to certain property as  
hereinafter set forth, and for cause shown, it is

ORDERED that the automatic stay is vacated to permit the movant to institute or resume  
and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to  
pursue the movant's rights in the following:

Real Property More Fully Described as:

**Land and premises commonly known as                   786 County Road 519, Frenchtown NJ  
08825**

Personal Property More Fully Describes as:

It is further ORDERED that the movant, its successors or assignees, may proceed with its  
rights and remedies under the terms of the subject mortgage and pursue its state court remedies  
including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially  
pursuing other loss mitigation alternatives, including, but not limited to, a loan modification,  
short sale or deed-in-lieu foreclosure. Additionally, any purchaser of the property at sheriff's  
sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession  
of the property.

It is further ORDERED that the movant may join the debtor and any trustee appointed in  
this case as defendants in its action(s) irrespective of any conversion to any other chapter of the  
Bankruptcy Code.

The movant shall serve this order on the debtor, any trustee and any other party who  
entered an appearance on the motion.

In re:  
Nickalos Valderrama  
Natalia Valderrama  
Debtors

Case No. 21-16938-KCF  
Chapter 7

District/off: 0312-3  
Date Rcvd: Jun 14, 2022

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2022:**

Recip ID	Recipient Name and Address
db	+ Nickalos Valderrama, 786 County RD 519, Frenchtown, NJ 08825-3032
jdb	+ Natalia Valderrama, 786 County RD 519, Frenchtown, NJ 08825-3032

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 16, 2022

Signature: /s/Gustava Winters

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Andre L. Kydala	on behalf of Joint Debtor Natalia Valderrama kydalalaw@aim.com kydalalaw@aim.com
Andre L. Kydala	on behalf of Debtor Nickalos Valderrama kydalalaw@aim.com kydalalaw@aim.com
Benjamin A. Stanziale, Jr.	trustee@stanzialelaw.com nj45@ecfcbis.com

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Jun 14, 2022

Form ID: pdf903

Total Noticed: 2

Benjamin A. Stanziale, Jr.

on behalf of Trustee Benjamin A. Stanziale Jr. trustee@stanzialelaw.com, nj45@ecfcbis.com

Denise E. Carlon

on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

Rebecca Ann Solarz

on behalf of Creditor MIDFIRST BANK rsolarz@kmllawgroup.com

Rebecca K. McDowell

on behalf of Creditor TD Bank N.A. rmcdowell@slgcollect.com, anovoa@slgcollect.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10